What is claimed is:

1. An electronic commerce terminal operationally related to a phone for transacting electronic mail, electronic commerce, and electronic business and for communicating voice, and data comprising:

a controller;

a telephone interface control means for controlling the usage of a telecommunication line;

a display means interconnected with said controller for displaying information; and

an interactive user response system interconnected with said controller for allowing a user to interactively data communicate to local or remote locations, wherein at least one of the following can be communicated or transacted: a voice, a plurality of data, an electronic mail, an electronic commerce transaction, and or an electronic business transaction.

2. An electronic commerce terminal in accordance with claim 1, wherein said display means displays interactive advertising and information related to the processing of said electronic mail, electronic commerce transaction, and or electronic business transaction.

3. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a public phone.

4. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a private phone.

5. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a cellular phone.

6. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a transaction control device.

7. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a debit card terminal.

8. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a credit card terminal.

9. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a personal computer.

10. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a network PC.

11. An electronic commerce terminal in accordance with claim 1, wherein said electronic commerce terminal is a coin and/or cash acceptor.

12. The electronic commerce terminal in accordance with claim 1, further comprising a plurality of communication means interconnected with said controller for data communicating between data communicating devices.

13. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes a VSAT interface.

14. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes an ISDN interface.

15. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes an ADSL interface.

16. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes a local area network interface.

17. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes a wireless communication interface.

18. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes a carrier current interface.

19. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communication means is a T1 telecommunication interface.

20. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes a TCP/IP network interface.

21. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes a wireless communication interface.

22. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes a dedicated hardwired interface.

23. An electronic commerce terminal in accordance with claim 12, wherein said plurality of communications means includes an analog telephone line interface.

24. An electronic commerce terminal in accordance with claim 1 wherein said interactive user response system includes a touch screen.

25. An electronic commerce terminal in accordance with claim 1, wherein said interactive user response system includes a plurality of pushbuttons.

26. An electronic commerce terminal in accordance with claim 1 further comprising an infrared communication means, for communicating with other said terminals and or other data communicating equipment.

27. An electronic commerce terminal in accordance with claim 1, wherein further comprises a magnetic card reader, whereby magnetic cards, phone cards, credit cards, smart cards, debit cards, pre paid cards, automated teller cards, or other bank and or private label cards can be read.

28. An electronic commerce terminal in accordance with claim 1, further comprising a modem

29. An electronic commerce terminal in accordance with claim 1, further comprising a first communication means.

30. An electronic commerce terminal in accordance with claim 1, further comprising a second communication means.

31. An electronic commerce terminal in accordance with claim 1, further comprising a light emitting diode indicator means for optically communicating a plurality of status conditions.

32. An electronic commerce terminal in accordance with claim 1, further comprising an equipment control means for controlling usage of said vending machine.

33. An electronic commerce terminal in accordance with claim 1, further comprising a vend counter control means for monitoring, counting, and controlling cycle event of said vending machine.

34. An electronic commerce terminal in accordance with claim 1, further comprising a mouse/keyboard control means for controlling usage of a personal computer.

35. An electronic commerce terminal in accordance with claim 1, further comprising a printer/modem control means for controlling usage of a printer.

36. An electronic commerce terminal in accordance with claim 1, further comprising a hardware security interface means.

37. An electronic commerce terminal in accordance with claim 1, further comprising a voice/handwriting capture and recognition means.

38. An electronic commerce terminal in accordance with claim 1, further comprising a biometric reader means.

39. An electronic commerce terminal in accordance with claim 16, wherein said local area network means can interface to a property management information system.

40. An electronic commerce terminal in accordance with claim 16, wherein said local area network means can interface to a management information system.

41. The electronic commerce terminal in accordance with claim 16, wherein said local area network means is an interface to a universal server.

42. An electronic commerce terminal in accordance with claim 16, wherein said local area network means can interface to a point of sale system.

43. An electronic commerce terminal in accordance with claim 1, wherein said interactive user response system is further comprised of a speaker and a microphone interconnected with said transaction control device, to communicate audio for audio conferencing.

44. An electronic commerce terminal in accordance with claim 1, wherein said interactive user response system is further comprised of a camera interconnected with said transaction control device, to communicate video for video conferencing.

45. A method of transacting an electronic mail, an electronic commerce transaction, and or an electronic business transaction by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone comprising the steps of:

a) capturing a plurality transaction data;

b) identifying transaction type based on said transaction data;

c) evaluating the validity of said transaction type;

d) communicating said transaction data; and

e) processing said transaction data.

46. A transaction processing method in accordance with claim 45, further including the step of determining if a dynamic identification interchange step is required based on said transaction data whereby said transaction data can undergo a swap data step, an append data step, a convert data step, a route data step, and or a process data step.

47. A method of processing said transaction data in accordance with claim 45, wherein said electronic mail is sent or received.

48. A method of processing said transaction data in accordance with claim 45, wherein said electronic commerce transaction is further processed.

49. A method of processing said transaction data in accordance with claim 45, wherein said electronic business transaction is further processed.

50. A method of processing said transaction data in accordance with claim 45, wherein public transportation information is sent or received.

51. A method of processing said transaction data in accordance with claim 45, wherein financial service information is sent or received.

52. A phone card revaluing method for altering the value a phone card by way of an electronic commerce terminal system comprising the steps of:

a) detecting a phone card has been inserted or swiped in a card reader;

b) ~~retrieving a plurality of transaction data from said smart card;~~

c) communicating said transaction data to a universal server;

d) evaluating the validity of said transaction data; and

~~e) processing said transaction data.~~

53. A phone card revaluing method in accordance with claim 52, wherein, after the step of communicating said transaction data to a universal server, the user is prompted to enter a desired revalue amount.

54. A phone card revaluing method in accordance with claim 52, wherein the step of communicating said transaction data to a universal server can include a dynamic identification interchange step to convert said transaction data by way of a swap data step, an append data step, a convert data step, a route data step, and or a process data step.

55. A method of providing an help desk by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone, comprising the steps of:

a) initiating a help or service request;

b) communicating said help or service request to a universal server;

c) allowing said universal server to render said help or service when said help or service request can be resolved by said universal server;

d) allowing said universal server to request said help or service from another data communicating device when said help of service request can not be resolved by said universal server;

e) communicating data, and or video data, and or audio data from a data communicating device to said electronic commerce terminal system requesting said help or service; and

f) terminating said help or service request.

56. A method of printing data by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone comprising the steps of:

a) determining a plurality of print data;

b) determining if said electronic commerce terminal system is preprogrammed with a network address to send said print data;

c) determining where said print data will be data communicated; and

d) communicating said print data.

57. A printing data method in accordance with claim 56, wherein determining what data to print includes at least one of the following: electronic mail related data, electronic commerce related data, electronic business related data, advertising information, transaction information, phone data, Internet data, or general purpose data.

58. A method of processing post vend transaction data by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone comprising the steps of:

a) data communicating said post vend transaction data to a universal server;

b) determining whether post vend transaction routing is required;

c) routing said post vend transaction data for settlement when required;

d) routing said post vend transaction data for posting when required;

e) processing said post vend transaction data in accordance with said universal server's programmed settings; and

f) determining if said post vend transaction data processing was successful.

59. A dynamic identification interchange method for exchanging one form of identification for another form of identification by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone comprising the steps:

a) obtaining a plurality of transaction data;

b) data communicating said transaction data to a universal server, whereby said transaction data can undergo by way of said dynamic identification interchange a swap data step, an append data step, a convert data step, a route data step, or a process data step; and

c) returning the resultant of step b for further processing.

60. A method of servicing a request from a universal server, a property management system, a point of sale system, a management information system, a personal computer, and or a user by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone system comprising the steps of:

a) determining if a service condition has been requested;

b) responding to said service condition by data communicating an acknowledge;

c) determining whether data communications with the universal server is required to resolve the service request;

d) communicating data with said universal server to resolve the service request when required; and

e) resolving said service condition.